



Order Filed on April 26, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

The Bank of New York Mellon Trust Company, N.A.,

f/k/a The Bank of New York Trust Company, N.A., as

Trustee, in trust for and for the benefit of the

Certificateholders of Multi-Class Mortgage Pass-Through

Certificates ChaseFlex Trust, Series 2007-2

In Re:

Bridget M. Capestro, Peter J. Capestro

Debtors.

Case No.: 18-16887

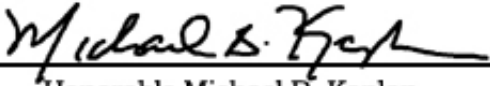
Chapter 13

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: April 26, 2019**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtors: Bridget M. Capestro, Peter J. Capestro

Case No: 18-16887 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon Trust Company, N.A., f/k/a The Bank of New York Trust Company, N.A., as Trustee, in trust for and for the benefit of the Certificateholders of Multi-Class Mortgage Pass-Through Certificates ChaseFlex Trust, Series 2007-2, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 18 Nicole Court, Freehold, NJ, 07728, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Eugene D. Roth, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 2, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2018 through April 2019 for a total post-petition default of \$44,429.04 ( 3 @ \$3,466.80, 9 @ \$3,760.96 ); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor will make an immediate payment of \$4,000.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$40,429.04 will be paid by Debtor remitting \$6,738.00 per month for five months and \$6,739.04 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on May 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2019, directly to Secured Creditor's servicer, SPS, PO Box 65450, Salt Lake City, UT 84165 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtors: Bridget M. Capestro, Peter J. Capestro

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.